

UNITED STATES PATENT & TRADEMARK OFFICE

Date: 23 October 2003

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Serial No: 09/871,928

No. of Pages: 6 (including this cover page)

Dear Mr. Chan,

Attached is the Detail Office action mailed on 10/17/2003 as requested. Please let me know if I can help you with any thing else.

Respectfully,

Kimberly Nguyen

DETAILED ACTION

Amendment

1. Acknowledgement is made of Request for Continued Examination and Amendment filed 8 September 2003.

Claim Objections

2. Claims 37-38 are objected to because of the following informalities:
 - Claim 37, line 7: move the "obtained" after "current news article" (i.e., "current news article obtained").
 - Claim 38, line 5: move the "obtained" after "current news article" (i.e., "current news article obtained").

Appropriate correction is required.

Claim Rejections - 35 USC § 103

3. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

4. Claims 33-36 are rejected under 35 U.S.C. 103(a) as being unpatentable over Jheeta (US 5,619,558) in view of Kawan (US 6,012,049).

Jheeta teaches an automated teller machine (ATM 14) comprising:

a cash dispenser for dispensing cash to a user;

a port (14d) for outputting cash dispense transaction details (i.e., ATM receipt 18) to a user;

means for appending the obtained current marketing information (such as, a promotion, a telephone number; see col. 1, lines 47-48; bank's offered products, mortgage loan; see col. 4, lines 19-20; student loan, loan portfolio, certificates of deposit, etc.; see col. 4, lines 65-66) to transaction details (i.e., an ATM receipt 18) that which is related to a cash dispense transaction requested by the user, wherein the current marketing information is time-varying information which is unrelated to the ATM transaction (as set forth in claims 34); and

means for delivering the cash dispense transaction details and the appended marketing information to the user in a single delivery via the port (i.e., delivering the ATM receipt with transaction details and marketing information printed thereon) so that the user is automatically provided with an up-to-date share price (i.e., the mortgage loan rate, certificates of deposit, and/or additional promotion; see col. 4, lines 65-66; which serves as an up-to-date share price) when a cash dispense transaction is executed (see figs. 1 and 3-5; col. 1, lines 44-59; col. 2, line 21 through col. 3, line 37).

Although, Jheeta teaches an ATM target messages 18t, which is prepared/used for either the bank, marketer, or merchant as desired for more fully utilizing the potential marketing capabilities of an ATM 14 worldwide (col. 6, lines 1-6); Jheeta fails to teach or fairly suggest means for accessing from a repository a company symbol pre-selected by a user to obtain a current market value of a share for that company.

Kawan teaches an ATM system, which includes, but not limited to, means for purchasing of a stock, a sale of the stock (col. 2, lines 59-63), and the stock portfolios (col. 6, lines 8-18), wherein the stock and stock portfolios serve as means for accessing from a repository a company

symbol pre-selected by a user to obtain a current market value of a share for that company as set forth in the claim.

It would have been obvious to an artisan of ordinary skill in the art at the time the invention was made to incorporate the ATM system with the well known stock portfolios/time-varying information as taught by Kawan to the teachings of Jheeta (i.e., for printing/appending Kawan's stock information onto the ATM receipt) in order to provide live information to the user using the ATM machine to further offer greater convenient/user-friendly environment to the ATM user to obtain interested current market value of a share for a company without going through a banking operator/teller (e.g., a standalone system/apparatus). Such modification would also provide the user with a greater convenience to notify him/her with a live-updating information of his/her interest during a given transaction.

Allowable Subject Matter

5. Claims 37-38 would be allowable if rewritten or amended to overcome the objection(s) set forth in this Office action.

6. The following is a statement of reasons for the indication of allowable subject matter:

The record of prior art fails to teach or fairly suggest a self-service terminal comprising means for determining if the user has previously requested to receive a current news article when receiving transaction details, and means for delivering the transaction details and the appended current news article to the user via the port, so that the user automatically receives a current news article if the user has previously requested such a service.

Jheeta teaches an automated teller machine comprising: a cash dispenser for dispensing cash to a user; a port for outputting cash dispense transaction details to a user; means for

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appending the obtained current marketing information (such as, a promotion, a telephone number, bank's offered products, mortgage loan, student loan, loan portfolio, certificates of deposit, etc.) to transaction details relating to a cash dispense transaction requested by the user, wherein the current marketing information is time-varying information which is unrelated to the ATM transaction; and means for delivering the cash dispense transaction details and the appended marketing information to the user in a single delivery via the port (i.e., delivering the ATM receipt with transaction details and marketing information printed thereon) so that the user is automatically provided with an up-to-date share price (i.e., the mortgage loan rate, certificates of deposit, and/or additional promotion) when a cash dispense transaction is executed.

Dejaeger et al. (US 6,456,981; hereinafter "Dejaeger") teaches a self-service-terminal comprising: a port/printer for outputting transaction-details/receipt to a user; means for accessing from a repository information to obtain a current market value of the repository information; means for appending the obtained current market value information to transaction details/receipt; and means for delivering the transaction details and the appended current market value information to the user via the port/printer.

Kawan teaches an ATM system, which includes, but not limited to, means for purchasing of a stock, a sale of the stock, and the stock portfolios, wherein the stock and stock portfolios serve as means for accessing from a repository a company symbol pre-selected by a user to obtain a current market value of a share for that company.

However, Jheeta, Dejaeger, and Kawan, taken alone or in combination thereof, fails to teach or fairly suggest a self-service terminal comprising means for determining if the user has previously requested to receive a current news article when receiving transaction details, and

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means for delivering the transaction details and the appended current news article to the user via the port, so that the user automatically receives a current news article if the user has previously requested such a service.

Conclusion


7. The prior art made of record and not relied upon is considered pertinent to applicant's disclosure. Kjonaas et al. (US 6,223,983) teaches interactive point access financial and information system. Coutts et al. (US 6,311,165) teaches transaction processing systems.

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Kimberly D. Nguyen whose telephone number is 703-305-1798. The examiner can normally be reached on Monday-Friday 7:30-4:30.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Michael G. Lee can be reached on 703-305-3503. The fax phone number for the organization where this application or proceeding is assigned is (703) 872-9306.

Any inquiry of a general nature or relating to the status of this application or proceeding should be directed to the receptionist whose telephone number is 703-308-8792.

KDN
30 September 2003


MICHAEL G. LEE
SUPERVISORY PATENT EXAMINER
TECHNOLOGY CENTER 2800